

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No.: 19-22451 CMB
	:	
Phillip J. Terravecchia, Jr. and Susan L. Terravecchia,	:	Chapter 13
	:	
	:	Document No.: <u>61</u>
Debtors.	:	
	:	
Phillip J. Terravecchia, Jr. and Susan L. Terravecchia,	:	
	:	
Movants,	:	
	:	
vs.	:	
	:	
Discover Bank,	:	

Respondent.

ENTERED BY DEFAULT

ORDER

AND NOW, upon consideration of the Debtors' Motion to Avoid Judgment Lien, the Court ORDERS, ADJUDGES, and DECREES as follows:

1. The judgment entered by Respondent, Discover Bank, for \$4,732.34 on November 30, 2009 against Debtor-Husband, Phillip J. Terravecchia, Jr., at No. 2537 of 2009, G.D., Fayette County Court of Common Pleas, impairs Debtors' exemption under 11 U.S.C. §522(d)(1).
2. The judgment entered by Respondent, Discover Bank, for \$1,079.60 on October 1, 2018 against Debtor-Husband, Phillip J. Terravecchia, Jr., at No. 1114 of 2018, G.D., Fayette County Court of Common Pleas, impairs Debtors' exemption under 11 U.S.C. §522(d)(1).
3. The aforesaid judgment liens of Discover Bank are hereby avoided and cancelled in their entirety.
4. A copy of this Order may be recorded as evidence that these judgments have been avoided and cancelled.

Dated: 4/19/2024

BY THE COURT,

FILED
4/19/24 10:06 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA


United States Bankruptcy Judge **dmk**

In re:
Philip J. Terravecchia, Jr.
Susan L. Terravecchia
Debtors

Case No. 19-22451-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 2

Date Rcvd: Apr 19, 2024

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Philip J. Terravecchia, Jr., Susan L. Terravecchia, 174 Coal Street, Lemont Furnace, PA 15456-1080

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Plaintiff Philip J. Terravecchia Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Joint Debtor Susan L. Terravecchia r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Philip J. Terravecchia Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Plaintiff Susan L. Terravecchia r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	

District/off: 0315-2

User: auto

Page 2 of 2

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on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC, As Servicer For Wilmington Savings Fund Society, FSB, DBA, Christina Trust, Not In Its Individual Capacity, But Solely In Its Capacity As Owner Trustee For WF 19 Grant kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC as Servicer for Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF13, Mortgage Pass-Through Certificates, Series 2006-FF13 kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9